

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: ELIZABETH D HALE  
1804 PENFIELD RD E  
COLUMBUS, OH 43227

Case No: 09-62708

Chapter 13

Judge: John E. Hoffman Jr.

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY

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The above case having been COMPLETED on November 07, 2014, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
10 WEST BROAD ST., SUITE 900  
COLUMBUS, OH 43215-3449  
(614)420-2555

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The Case was commenced on October 30, 2009.  
The plan was confirmed on July 07, 2010.  
The Case was concluded on November 07, 2014.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 83,218.70

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 1.00%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Advance America 00008 UNSECURED	Not filed	0.00	0.00	0.00
Ameritech 00009 UNSECURED	Not filed	0.00	0.00	0.00
Associated Orthodontics, Inc 00010 UNSECURED	Not filed	0.00	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00035 PRIORITY	656.00	656.00	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00036 UNSECURED	35.52	35.52	0.00	0.00
CAPITAL ONE 00011 UNSECURED	Not filed	0.00	0.00	0.00
CENTRAL OHIO CREDIT CORP 00003 UNSECURED	88.34	88.34	0.00	0.00
Checksmart 00012 UNSECURED	Not filed	0.00	0.00	0.00
City of Columbus 00006 PRIORITY	2,691.46	2,691.46	0.00	0.00
COLUMBIA GAS OF OHIO 00013 UNSECURED	4.41	4.41	0.00	0.00
Direct Merchant Bank 00016 UNSECURED	Not filed	0.00	0.00	0.00
EAST BAY FUNDING LLC 00030 UNSECURED	2.25	2.25	0.00	0.00
EAST BAY FUNDING LLC 00031 UNSECURED	1.75	1.75	0.00	0.00

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 09-62708 ELIZABETH D HALE

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
EAST BAY FUNDING LLC 00032 UNSECURED	4.40	4.40	0.00	0.00
EAST BAY FUNDING LLC 00014 UNSECURED	27.11	27.11	0.00	0.00
ELIZABETH D HALE 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
ELIZABETH D HALE 00000 DEBTOR REFUND	331.85	331.85	0.00	0.00
Express PRA 00017 UNSECURED	Not filed	0.00	0.00	0.00
Eye Physicians & Surgeons, Inc. 00018 UNSECURED	Not filed	0.00	0.00	0.00
FIRST INVESTORS SERVICING CORP 00004 SECURED-506	300.00	300.00	15.64	0.00
FIRST INVESTORS SERVICING CORP 10004 UNSECURED	54.35	54.35	0.00	0.00
FRANCIS APPRAISAL GROUP 00033 APPRAISER	300.00	300.00	0.00	0.00
FRANKLIN COUNTY TREASURER 00005 SECURED	10,971.59	10,971.59	0.00	0.00
INTERNAL REVENUE SERVICE 00007 PRIORITY	7,384.12	7,384.12	0.00	0.00
INTERNAL REVENUE SERVICE 00019 UNSECURED	62.42	62.42	0.00	0.00
JP MORGAN CHASE BANK NA 00002 PRE-PET MTG ARREARS	11,547.09	11,547.09	0.00	0.00
JP MORGAN CHASE BANK NA 00001 MORTGAGE	Continuing	44,456.48	0.00	0.00
KENTUCKY CHECK EXCHANGE 00020 UNSECURED	Not filed	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT 00021 UNSECURED	9.47	9.47	0.00	0.00
MIDLAND CREDIT MANAGEMENT 00034 UNSECURED	13.87	13.87	0.00	0.00
NATIONAL CHECK CASHERS 00022 UNSECURED	Not filed	0.00	0.00	0.00
Ohio State University Hospital 00024 UNSECURED	Not filed	0.00	0.00	0.00
OSI Portfolio Services 00025 UNSECURED	Not filed	0.00	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00015 UNSECURED	14.40	14.40	0.00	0.00
Providian 00026 UNSECURED	Not filed	0.00	0.00	0.00
SBC 00027 UNSECURED	Not filed	0.00	0.00	0.00
Sprint 00028 UNSECURED	Not filed	0.00	0.00	0.00
STATE OF OHIO 00023 UNSECURED	Not filed	0.00	0.00	0.00

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NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Tribute MasterCard 00029 UNSECURED	Not filed	0.00	0.00	0.00
Previously refunded during pendency of case	331.85	331.85		
Debtor refund to be issued upon the approval of the Final Report and Account	137.08	137.08		

**SUMMARY OF CLAIMS ALLOWED AND PAID:**

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	22,818.68	10,731.58	31,828.50	0.00	468.93	65,847.69
PRIN PAID	22,818.68	10,731.58	318.29	44,456.48	468.93	78,793.96
INT PAID	15.64	0.00	0.00	0.00		15.64
				TOTAL PAID:		78,809.60

**OTHER DISBURSEMENT UNDER ORDER OF COURT:**

DEBTOR'S ATTORNEY SCOTT R NEEDLEMAN ESQ	ALLOWED 1,000.00	TOTAL PAID 1,000.00
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**COURT AND OTHER EXPENSES OF ADMINISTRATION:**

TRUSTEE'S % FEE 3,435.40	OTHER COSTS 0.00	NOTICE FEES 5.55	TOTAL PAID 3,440.95
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Dated: 12/05/2014

/s/ Faye D. English

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CERTIFICATION AND OPPORTUNITY TO OBJECT

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Faye D. English, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Faye D. English

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